

**ABSTRACT OF THE DISCLOSURE****APPARATUS, METHOD AND COMPUTER PROGRAM PRODUCT FOR  
CREATING AND USING A PRICED OBJECT**

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An apparatus, method and computer program product for creating and using a priced object are provided. The priced object according to the present invention may include an item identifier, offer terms for the sale of the item, an identifier of the goods/services provider that is making the offer, and authentication information for authenticating the priced object. The priced object may be generated and stored for later use by a client device when performing on-line shopping with another goods/services provider. The other goods/services provider may authenticate the priced object to verify that the priced object is not fraudulent and may then make determinations as to whether to meet or beat the terms of the offer described in the priced object. If the other goods/services provider decides to meet or beat the offer provided in the priced object, the client device may request a new priced object with the other goods/services provider's new offer terms.